

## UNITED STATES DISTRICT COURT

for the

District of

Division

Case No.

PLAINTIFF	DEFENDANT
ENTERED	RECEIVED
SERVED ON	COUNSEL/PARTIES OF RECORD
MAY 28 2024	
CLERK US DISTRICT COURT	
DISTRICT OF NEVADA	
(to be filled in by the Clerk's Office)	
DEPUTY	

## Plaintiff(s)

(Write the full name of each plaintiff who is filing this complaint. If the names of all the plaintiffs cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

Melanie Clark  
1613 Gragson #130 AVE  
Las Vegas NV 89101  
C/o Administrator 1650 Arch Street  
Suite 2210 Philadelphia PA 19103  
Class Action 1314 W/M Permatex  
St #106 #129 #D7 Allen TX

## Defendant(s)

(Write the full name of each defendant who is being sued. If the names of all the defendants cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

Jury Trial: (check one)  Yes  No

2:24-cv-00991-CDS-BNW

## COMPLAINT FOR A CIVIL CASE

## I. The Parties to This Complaint

## A. The Plaintiff(s)

Provide the information below for each plaintiff named in the complaint. Attach additional pages if needed.

Name

Street Address

City and County

State and Zip Code

Telephone Number

E-mail Address

Melanie Clark  
1613 Gragson  
Los Vegas  
NV 89101  
702-687-4474  
FetishNord562@gmail.com

## B. The Defendant(s)

Provide the information below for each defendant named in the complaint, whether the defendant is an individual, a government agency, an organization, or a corporation. For an individual defendant, include the person's job or title (if known). Attach additional pages if needed.

Pro Se 1 (Rev. 12/16) Complaint for a Civil Case

## Defendant No. 1

Name

Job or Title (*if known*)

Street Address

City and County

State and Zip Code

Telephone Number

E-mail Address (*if known*)

InventHelp Settlement c/o  
 Administrator  
 1650 Arch Street, Suite  
 2210 Philadelphia, PA  
 19103  
 InventHelpSettlement.com  
 Rip me OFF of 9/112

## Defendant No. 2

Name

Job or Title (*if known*)

Street Address

City and County

State and Zip Code

Telephone Number

E-mail Address (*if known*)

CLASS Action Guide  
 1319 W McDermott  
 Dr Ste 106 #129 Allen,  
 TX 75013

512-572-6009  
 Rip me OFF of 9/112

## Defendant No. 3

Name

Job or Title (*if known*)

Street Address

City and County

State and Zip Code

Telephone Number

E-mail Address (*if known*)

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## Defendant No. 4

Name

Job or Title (*if known*)

Street Address

City and County

State and Zip Code

Telephone Number

E-mail Address (*if known*)

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## II. Basis for Jurisdiction

Federal courts are courts of limited jurisdiction (limited power). Generally, only two types of cases can be heard in federal court: cases involving a federal question and cases involving diversity of citizenship of the parties. Under 28 U.S.C. § 1331, a case arising under the United States Constitution or federal laws or treaties is a federal question case. Under 28 U.S.C. § 1332, a case in which a citizen of one State sues a citizen of another State or nation and the amount at stake is more than \$75,000 is a diversity of citizenship case. In a diversity of citizenship case, no defendant may be a citizen of the same State as any plaintiff.

What is the basis for federal court jurisdiction? (check all that apply)

- Federal question       Diversity of citizenship

Fill out the paragraphs in this section that apply to this case.

### A. If the Basis for Jurisdiction Is a Federal Question

List the specific federal statutes, federal treaties, and/or provisions of the United States Constitution that are at issue in this case.

### B. If the Basis for Jurisdiction Is Diversity of Citizenship

#### 1. The Plaintiff(s)

- a. If the plaintiff is an individual

The plaintiff, (name) Melanie Clark, is a citizen of the State of (name) Las Vegas NV 89101.

- b. If the plaintiff is a corporation

The plaintiff, (name) InventHelp/ClassAction, is incorporated under the laws of the State of (name) Administrator, and has its principal place of business in the State of (name) State Nevada.

(If more than one plaintiff is named in the complaint, attach an additional page providing the same information for each additional plaintiff.)

#### 2. The Defendant(s)

- a. If the defendant is an individual

The defendant, (name) CLASS Action, is a citizen of the State of (name) 1314 W McDermott Dr Ste 7K67015, or is a citizen of (foreign nation) \_\_\_\_\_.

b. If the defendant is a corporation

The defendant, (name) Inventhelp Settlement Co., is incorporated under the laws of the State of (name) Administrators Inc., and has its principal place of business in the State of (name) State of Nevada. Or is incorporated under the laws of (foreign nation) \_\_\_\_\_, and has its principal place of business in (name) \_\_\_\_\_.

(If more than one defendant is named in the complaint, attach an additional page providing the same information for each additional defendant.)

3. The Amount in Controversy

The amount in controversy—the amount the plaintiff claims the defendant owes or the amount at stake—is more than \$75,000, not counting interest and costs of court, because (explain):

9/12

III. Statement of Claim

Write a short and plain statement of the claim. Do not make legal arguments. State as briefly as possible the facts showing that each plaintiff is entitled to the damages or other relief sought. State how each defendant was involved and what each defendant did that caused the plaintiff harm or violated the plaintiff's rights, including the dates and places of that involvement or conduct. If more than one claim is asserted, number each claim and write a short and plain statement of each claim in a separate paragraph. Attach additional pages if needed.

Take Advantage and  
Victimized Unintelligent  
Uneducated People like Myself  
Commercially False Advertisement know Nothing Unearned Not  
\$20 knowledgable of the Results of  
Thought When being Sued I am

IV. Relief

State briefly and precisely what damages or other relief the plaintiff asks the court to order. Do not make legal arguments. Include any basis for claiming that the wrongs alleged are continuing at the present time. Include the amounts of any actual damages claimed for the acts alleged and the basis for these amounts. Include any punitive or exemplary damages claimed, the amounts, and the reasons you claim you are entitled to actual or punitive money damages.

Supposed to Receive My Money  
Regarding ~~the~~ Inventhelp has been  
Sued Twice Already

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## V. Certification and Closing

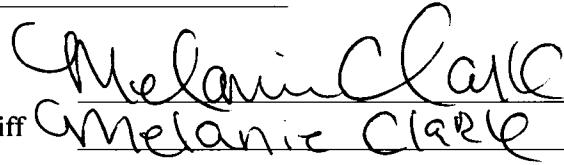
Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my knowledge, information, and belief that this complaint: (1) is not being presented for an improper purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation; (2) is supported by existing law or by a nonfrivolous argument for extending, modifying, or reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Rule 11.

### A. For Parties Without an Attorney

I agree to provide the Clerk's Office with any changes to my address where case-related papers may be served. I understand that my failure to keep a current address on file with the Clerk's Office may result in the dismissal of my case.

Date of signing:

Signature of Plaintiff



Printed Name of Plaintiff

Melanir Clarke

### B. For Attorneys

Date of signing:

Signature of Attorney

---

Printed Name of Attorney

---

Bar Number

---

Name of Law Firm

---

Street Address

---

State and Zip Code

---

Telephone Number

---

E-mail Address

---

12:47:22 02 Feb 2022

**RECEIPTS**

PAGE : 1

FOR 837188S MELANIE JESSICA CLARK

InventHelp Settlement  
c/o Settlement Administrator  
1650 Arch Street, Suite 2210  
Philadelphia, PA 19103

Toll-Free: 1-833-691-6611  
Email: [info@IHSettlement.com](mailto:info@IHSettlement.com)



MELANIE & JESSE CLARK  
1613 GRAGSON AVE APT 130  
LAS VEGAS, NV 89101-8423

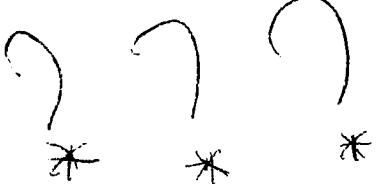
## SETTLEMENT BENEFIT STATEMENT

RE: Class Action Settlement Benefit Statement

Dear MELANIE & JESSE CLARK:

Below is a description of your Settlement Benefit in connection with the class action settlement approved by the United States District Court for the Western District of Pennsylvania in *Austin, et al. v. Invention Submission Corporation, et al.*, No. 2:19-cv-01396; *Calhoun, et al. v. Invention Submission Corporation, et al.*, No. 2:18-cv-01022; and *Miclaus, et al. v. Invention Submission Corporation, et al.*, No. 2:20-cv-00681.

This Settlement Benefit will be provided as noted below and in accordance with the terms of the Settlement Agreement approved by the Court. More information is available on the settlement website — [www.IHSettlement.com](http://www.IHSettlement.com). If you are entitled to a Settlement Payment as well, you will receive a check under separate cover.

Contract Number	Settlement Benefits
837188S 	<p><b>SUB Agreement Not Fully Paid and Open</b></p> <p>Pursuant to your election made on the claim form you submitted, the InventHelp Defendants will arrange for the following:</p> <p>An \$800 credit will be applied against any outstanding balance you may owe to the InventHelp Defendants or, if any existing balance is less than \$800, such balance will be canceled.</p>

InventHelp Settlement Fund  
c/o Settlement Administrator  
1650 Arch St. Suite 2210  
Philadelphia, PA 19103

Toll-Free: 1-833-691-6611  
Email: info@IHSettlement.com

INV0022444

MELANIE CLARK  
1613 GWAGSON AVE APT 130  
003701 LAS VEGAS NV 89101

## SETTLEMENT PAYMENT STATEMENT

### **RE: Class Action Settlement Payment**

Dear MELANIE CLARK:

Enclosed is your Settlement Payment in connection with the class action settlement approved by the United States District Court for the Western District of Pennsylvania in *Austin, et al. v. Invention Submission Corporation, et al.*, No. 2:19-cv-01396; *Calhoun, et al. v. Invention Submission Corporation, et al.*, No. 2:18-cv-01022; and *Midlaus, et al. v. Invention Submission Corporation, et al.*, No. 2:20-cv-00681.

This Settlement Payment has been calculated in accordance with the terms of the Settlement Agreement approved by the Court. More information is available on the settlement website — [www.IHSettlement.com](http://www.IHSettlement.com). If you are entitled to a non-monetary Settlement Benefit as well, you will receive a statement concerning that benefit under separate cover.

Please cash or deposit this check promptly. **This check will be void if it is not cashed or deposited on or before November 6, 2023.**

If you have questions regarding the tax treatment of this Settlement Payment, please consult your tax advisor. Neither Class Counsel nor the Settlement Administrator are able to provide you with tax advice.

Sincerely,  
Settlement Administrator

I Don't BELIEVE I have been Ripped off for the SECOND TIME I was ONLY SENT \$20 I Did not AGREE To That Amount of Refund Entirely On the DAY of InventHelp Receive \$91212 for A Invention I created I never Received CLASS Action Settlement Payment Ripped me off I Received THESE forms form you guy have not yet BEEN IN contact with anyone = call that number SOMEONE Tell me to go to THE Email No RESPONSE THERE just DECEIVING and gaining PERSONAL Edvantage. UNETHICAL CORPORATIONS



Excess Telecom  
PO Box 69344  
West Hollywood, CA 90069

Attn: MELANIE CLARK  
1613 GRAGSON AVE APT 130  
LAS VEGAS, NV 89101

11/20/2023

**Check Number:** 7119392  
**Amount:** \$10.00

**From:** Excess Telecom  
**Payable To:** MELANIE CLARK

Invoice Date	Invoice
11/17/2023	7119392



EDWARD R. CONE

Regional Sales Director

9788 Gilespie St.  
Suite 412  
Las Vegas, NV 89183

Edward.Cone@inventhelpoffice.com

InventHelp.com

INVENTHELP®

WWW.INVENTHELP.COM

**InventHelp® And Record Of Invention****Directions For Use**

The Record of Invention is used by InventHelp® so that the inventor has a record of his/her idea and that it was revealed to InventHelp® on a certain date. This is accomplished when an inventor prepares a clear description of an idea and has the notes witnessed. We request that you complete this form so that InventHelp® has information for use in completing our Basic Information Package. The procedure for using this form follows:

(Please Use Black Pen When Filling Out Form)

1. To be completed by inventors and co-inventors only.
2. On Page 1, record the date, the name of your idea, and have two witnesses sign the form.
3. On the inside pages, show and describe the Invention. Sketches need not be elaborate or professional but should demonstrate clearly the concept and any advantages which it provides. Copies of existing sketches or photographs may be attached. Description should clearly define the idea and advantages which result from its use.
4. When you complete this form, send the original directly to the person you spoke with at InventHelp®.
5. Please make certain you have signed your name on page 4.

**To Whom It May Concern**

BE IT KNOWN THAT (INVENTOR)  MR  MRS  MS \_\_\_\_\_

First	Middle	Last
Citizen of _____ (Country)		

Age \_\_\_\_\_ Occupation \_\_\_\_\_

Residing at \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

City \_\_\_\_\_

Home (      ) \_\_\_\_\_ Area Code \_\_\_\_\_ Work (      ) \_\_\_\_\_ Area Code \_\_\_\_\_

Cell (      ) \_\_\_\_\_ Area Code \_\_\_\_\_ Email Address (please print legibly) \_\_\_\_\_

**What is the best way to reach you? Please check one:**  Home  Cell  Work  Email

has conceived of the invention illustrated and described within this RECORD OF INVENTION document which is called \_\_\_\_\_

and has this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_ disclosed to us this invention and we

understand its construction and use.

Are you the original inventor(s)? Yes/No If No, Please explain \_\_\_\_\_

Do you have a prototype or model? Yes/No If Yes, do you have pictures/videos of the invention being used? Yes/No

**Closed** · 9.8 mi  
Patent law  
Call



Directions

## OVERVIEW

4060 E Patrick Ln, Las  
Vegas, NV 89120

## PHOTOS



**Closed** Opens 9 AM

(800) 468-3684

Contact us

Suggest an edit

## ADD MORE INFORMATION

Add website

Add photos · Your business? Claim now

## REVIEWS FROM THE WEB



Preparation of Invention Summary and, if applicable, submission of Invention Summary to companies in InventHelp's other data base. (Companies not registered in the InventHelp® Data Bank)	✓	✓	✓
Preparation of Press Release and posting to an online publicity distribution service.	✓	✓	✓
Inclusion of your invention information in the InventHelp® Virtual Trade Show for 1 year.	✓	✓	✓
Listing in an edition of our INVENTION Catalog which is submitted to companies in the InventHelp® Data Bank.	✓	✓	✓
InventHelp®'s attendance at trade shows and expositions for general company contacts.	✓	✓	✓
Mailing interim status reports.			
Request client suggestions and input.			
Review any interest which may be expressed.			
Preparation of a Virtual Invention Presentation (VIP), a video containing 3D renderings and computer generated animation highlighting the main function or use of Client's invention. InventHelp will retain a copy of the completed VIP. The VIP can be viewed confidentially online by companies registered in the InventHelp Data Bank.			
Creation of a Virtual Brochure containing a video of Client's VIP. The rechargeable video brochure will feature a 7-inch HD (High Definition) display screen, volume and play/pause controls.		✓	✓
Prototype Model: 3D print of one scale model representation in white ABS plastic or resin, based upon the Client's 3D artwork contained in the New Product Submission Brochure.			
Submission materials marked "Prototype Model Available"			
Produce additional Prototype Model and furnish to any company upon request.			

If substantial interest is expressed, InventHelp will contact with company expressing initial interest.

Intron

Contact with company expressing initial interest

Patent

Referral to a patent attorney/patent agent to prepare and file utility or design patent application

The patent attorney fees include all patent attorney/patent agent and drafting services involved in the preparation and prosecution of a utility or design application until a final determination of patentability

These fees do not include any government fees as outlined on page 4 of the Patent Application Services Referral Request

\$1100 (US)

Utility Patent Application

\$1600 (US)

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20%

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UNIVERSAL PAYMENT  
CORPORATION

March 21, 2022

MELANIE JESSICA CLARK  
1613 GRAGSON AVENUE  
APT 130  
LAS VEGAS NV 89101

RE: FILE # 837188S

Dear Ms/Mrs. Clark,

This letter is to confirm receipt of your final payment in the amount of \$1,359.56 on 03-18-22 for account 837188S. *77,802*

This account is Paid In Full, and, pending no future notice of insufficient funds or chargeback, no further payments are owed. *40,000*  
*56,658*

Please keep a copy of this notice for your records. If you have any questions, please feel free to contact us.

Thank you,

A handwritten signature in black ink, appearing to read 'Tonica Fields'.

Tonica Fields  
Extension: 5712  
Administrative Coordinator

/tf

**Law Library**

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**From:** Melanie Clark <fetishnow562@gmail.com>  
**Sent:** Tuesday, May 28, 2024 11:06 AM  
**To:** Law Library

Melanie Clark 05/27/2024 1613 Gragson Ave Apt 130 Las Vegas NV 89101

I Melanie Clark Would Like To Approach The Court what's a Very Important Matters Concerning a Ponzi Scheme Fraudulent Manipulation Investors BROKEN PROMISES Misconduct. I was very inspired excited by changing my life I was very optimistic enthusiastic It was a Commercial that came on Repeatedly about invent help creating an inventing your own incentive in mentioning also George Foreman grill Greg Thomas was very convincing he can present and prepare he gave a great wonderful amazing presentation absolutely relentless and ripped me off I never received nothing Worthy for my \$ 9,112 I have not received my material my project my prototype My DBA LLC Domain Name  Incorporation just to be Ripped off Bamboozled Hoodwinked Lied to Scammed a Class Action LAW Settlement Referred Me to Court I Was Awarded AND EMBARRASSING AMOUNT of \$20 out of \$9,112 Ensuring themself an Astronomical amount percentage of the money is just showing greed overbearing Above The Law I Sent in a Complaint To 1650 Archie Street Suite 2210, Philadelphia, PA 19103 Numerous times it just says do Not Phone the Court Does anybody Deserve True Justice or just the Favorable . And just Received Another Am Embarrassing Amount of \$10 I am ashamed and Embarrassed of the US Authority Figure. Angry Aggressively. Pissed off at the Law it is the Law That's Broken Not the people the Law creates crime of Bad Statistics The Breaking the law Special Intelligence is Not so Intelligent We need Better Solutions.I have tried other Resources search engines such as BETTER BUSINESS BUREAU Google News Network MSNBC investigation Dr Phil show Eternal Affairs THE STATE OF Nevada ATTORNEY GENERAL and Nothing No RESPONSES ON DEAF EARS Sheer vanity emptiness. now I know how i have to identify what Corrupt Fraudulent Orthodox trickery Repeatedly False Advertisement through Television it is the Principle that someone needs to be TAKING ACCOUNTABILITY innocent victimized citizens. it is not a day go by I wake up and try to conduct myself as a decent Law abiding citizen. What a cruel cruel world we live in just to wake up and regret waking up having suicidal thoughts of being tested by reality of being here on this Earth at any moment someone can take advantage of your weakness of your kindness and Shit on your every thought of being predictive here in The US Babbling Confusion there are some rotten disrespectful humans pretending to conduct themselves as authority figures here on this Earth will disregard human emotions depending on the law today can be very Nauseous and obviously Unnecessary truly Sad. Intimidating Class Actions Intelligence Attorneys with bad attitude and no gratitude are Bullies Hiding behind the law Practicing Scamming other ill-gotten games Inadequate. for many innocent victims Mindlessly harming others for no reason being affected by the crimes are corrupting in the US Menacing the Law Would betrayed the law IMF Of of 18 billion for any price. I am most definitely going through perilous times this world is truly diabolical nefarious I Have Not Learn  I have encountered violence police discrimination victim of police harassment entrapment with a weapon it has been horrible here in Vegas in my life trying to go a decent person righteousness very difficult for me

The amount of downpayment provided by you as follows:		Preliminary Patentability Search & Opinion \$ _____
Basic Information Package Agreement: \$ _____		Patent Referral Services \$ _____
Submission Services: \$ _____		
<b>3. UNPAID BALANCE OF CASH PRICE (1 MINUS 2)</b> _____		\$ 10,500.00
<b>4. NET BALANCE DUE ON PRIOR ACCT. NO.</b> _____		\$ 0.00
<b>5. AMOUNT FINANCED (3+4)</b> _____		\$ 10,500.00
The amount of credit provided to you or on your behalf as follows:		
Basic Information Package Agreement: \$ _____		Preliminary Patentability Search & Opinion \$ 0.00
Submission Services: \$ _____		Patent Application Referral Services \$ 0.00
<b>6. FINANCE CHARGE</b> _____		\$ 1,344.62
The dollar amount the credit will cost you:		
Basic Information Package Agreement: \$ _____		Preliminary Patentability Search & Opinion \$ 0.00
Submission Services: \$ 1,344.62		Patent Application Referral Services \$ 0.00
<b>7. TOTAL OF PAYMENTS (5+6)</b> _____		\$ 11,844.62
The amount you will have paid when you have made all scheduled payments.		
<b>8. TOTAL SALE PRICE (2+7)</b> _____		\$ 13,844.62
The total price of your purchase on credit, including your downpayment of \$ 2,000.00		
<b>9. ANNUAL PERCENTAGE RATE ON AMOUNT SUBJECT TO FINANCE CHARGE</b> _____		8%
The cost of your credit on amount subject to finance charge as a yearly rate		

## YOUR PAYMENT SCHEDULE WILL BE

NO. OF PNTS. DUE	AMOUNT OF PAYMENTS		WHEN PAYMENTS ARE DUE	
	FIRST PAYMENT	REGULAR PAYMENT	FIRST DUE DATE	OTHERS
36	\$ 328.92	\$ 329.02	12 / 17 / 2020	SAME DAY EACH MONTH

**PAYMENT TERMS:** In consideration of the performance of the above-described Services, Buyer will pay Seller or Seller's assigns the above Total of Payments in consecutive monthly installments in the number and amounts set forth above, beginning on the above stated First Due Date and thereafter on the same date of each succeeding month until said Total of Payments and all other amounts due or to become due hereunder have been paid.

**LATE CHARGE:** If Buyer fails to pay any scheduled installment hereunder when due and such failure continues for more than 10 days, Seller or Assignee may charge and collect a late charge not to exceed 5% of such installment or \$5.00, whichever is less. The maximum amount of any late charge shall not exceed \$50.00.



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\*\*\* REPRINT \*\*\*

\*\*\* REPRINT \*\*\*

MELANIE JESSICA CLARK  
1613 GREASON AVE  
APT 130  
LAS VEGAS NV 89101

Due Date 07-17-21

Account # 837188S

Amt. Due 0.00

PLEASE RETURN THIS SECTION WITH YOUR PAYMENT AND WRITE ACCOUNT # ON CHECK OR MONEY ORDER

PREVIOUS BALANCE	DATE LAST PAYMENT RECEIVED	AMOUNT OF LAST PAYMENT RECEIVED	LATE CHARGE	AMOUNT OF LAST PAYMENT APPLIED TO YOUR ACCOUNT	REMAINING BALANCE
8236.58	06-21-21	400.00	0.00	400.00	7836.58

**ONLINE PAYMENTS NOW AVAILABLE!** For your convenience you can now make payments online.

Make a single payment, or setup recurring payments. Visit [UniversalPaymentCorp.com](http://UniversalPaymentCorp.com)  
For your convenience call us now to sign up for Direct Withdrawal Payments.

Thank you for your prompt payment.  
Payment by VISA or MASTERCARD accepted.

**LATE CHARGE:** If a payment is late, you will be charged a late charge of 5% of the payment due, subject to a \$5.00 maximum or \$1.00 minimum

KEEP THIS SECTION FOR YOUR RECORDS

**INVENTHELP®**  
 217 Ninth Street, Pittsburgh, Pennsylvania 15222-3506

Client Name		File No.	Date
<i>Melanie Clark</i>		467-837-1885	11/17/20
Total Cost of Services	Previous Payments	Payment Received Today	Balance Due
\$ 12,500.00	0	\$ 2,000	\$ 10,500.00
Method of Payment			
<input type="checkbox"/> Check <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Credit Card/Debit Card <input type="checkbox"/> Authorized Debit <input type="checkbox"/> Money Order			
Authorized By: Sales Representative		Signature	
<i>J. B. Thompson</i>		<i>Melanie Clark</i>	

White Copy - Accounting Dept.

Yellow Copy - Client

Pink Copy - Sales Representative

© 2010 InventHelp® INV-Part-Pay-Receipt-10-214

NETSPEND

NSP00001440546401

P.O. Box 14720  
Austin, TX 78761

## Netspend® Visa® Prepaid Card Dispute Update

May 25, 2022

1800  
\*\*\*\*\*  
\*\*N0000208  
MELANIE JESSICA CLARK  
1613 GRAGSON AVE APT 130  
LAS VEGAS, NV 89101

1800 766 110  
402 612 212

ETD + 0

B B B . O R G .  
F I L L A C O M P

ACCOUNT NUMBER: 3380887280  
CLAIM NUMBER: 14405464  
CLAIM DATE: 04/27/2022  
CLAIM AMOUNT: \$7112.14  
91012

Dear Valued Cardholder,

This letter is to inform you that we have made a final determination regarding a claim of possible errors on your Netspend Visa Prepaid Card for the transaction(s) listed below:

Merchant/Location	Date	Amount
COX*LAS VEGAS RTL	02/06/2022	\$53.58
UNIVERSAL PAYMENT	03/18/2022	\$1359.56
UNIVERSAL PAYMENT	01/18/2022	\$800.00
UNIVERSAL PAYMENT	12/31/2021	\$800.00
	11/17/2021	\$1000.00
	10/16/2021	\$699.00
	09/17/2021	\$1000.00
	07/21/2021	\$400.00
	08/13/2021	\$1000.00

Based on the information we had and the facts of our investigation, we found no error occurred and that the transaction(s) listed above are valid.

If you would like to request a copy of the documents we used in determining the final outcome of this investigation, or if you have additional questions, please contact the Netspend Visa Prepaid Card Customer Service Department at 1-866-387-7363 or at the address above.

Sincerely,

Netspend Visa Prepaid Card Dispute Resolution Department

The Netspend Visa Prepaid Card is issued by MetaBank®, National Association, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Netspend, Global Payments company, is a registered agent of MetaBank, N.A.

The amount of downpayment provided by you as follows:	
Basic Information Package Agreement \$	Preliminary Patentability Search & Opinion \$
Submission Services: \$	Patent Referral Services \$
<b>3. UNPAID BALANCE OF CASH PRICE (1 MINUS 2)</b>	
\$ 10,500.00	
<b>4. NET BALANCE DUE ON PRIOR ACCT. NO.</b>	
\$ 0.00	
<b>5. AMOUNT FINANCED (3+4)</b>	
\$ 10,500.00	
The amount of credit provided to you or on your behalf as follows:	
Basic Information Package Agreement: \$	Preliminary Patentability Search & Opinion \$ 0.00
Submission Services: \$	Patent Application Referral Services \$ 0.00
<b>6. FINANCE CHARGE</b>	
\$ 1,344.62	
The dollar amount the credit will cost you:	
Basic Information Package Agreement: \$	Preliminary Patentability Search & Opinion \$ 0.00
Submission Services: \$ 1,344.62	Patent Application Referral Services \$ 0.00
<b>7. TOTAL OF PAYMENTS (5+6)</b>	
\$ 11,844.62	
The amount you will have paid when you have made all scheduled payments.	
<b>8. TOTAL SALE PRICE (2+7)</b>	
\$ 13,844.62	
The total price of your purchase on credit, including your downpayment of \$ 2,000.00	
<b>9. ANNUAL PERCENTAGE RATE ON AMOUNT SUBJECT TO FINANCE CHARGE</b>	
8%	
The cost of your credit on amount subject to finance charge as a yearly rate	

## YOUR PAYMENT SCHEDULE WILL BE

NO. OF PMTS.	AMOUNT OF PAYMENTS		WHEN PAYMENTS ARE DUE	
	FIRST PAYMENT	REGULAR PAYMENT	FIRST DUE DATE	OTHERS
36	\$ 328.92	\$ 329.02	12 / 17 / 2020	SAME DAY EACH MONTH

**PAYMENT TERMS:** In consideration of the performance of the above-described Services, Buyer will pay Seller or Seller's assigns the above Total of Payments in consecutive monthly installments in the number and amounts set forth above, beginning on the above stated First Due Date and thereafter on the same date of each succeeding month until said Total of Payments and all other amounts due or to become due hereunder have been paid.

**LATE CHARGES:** If Buyer fails to pay any scheduled installment hereunder when due and such failure continues for more than 10 days, Seller or Assignee may charge and collect a late charge not to exceed 5% of such installment or \$5.00, whichever is less. The minimum late charge will be \$1.00.

**PREPAYMENT REFUNDS:** The unpaid balance due under this Contract may be prepaid in whole or in part at any time, without penalty, and in the event of prepayment in full prior to the date of the last installment due, Seller or Assignee will credit Buyer with the unearned Finance Charge computed by applying the Annual Percentage Rate stated herein, according to the actuarial method, to the unpaid balance of the amount financed as originally scheduled, for the unexpired periods following prepayment.

## NOTICE

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS OR DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED THE AMOUNT PAID BY THE DEBTOR HEREUNDER.

NOTICE TO THE BUYER: (1) DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS BLANK SPACE. (2) YOU ARE ENTITLED TO A COMPLETELY FILLED-IN COPY OF THIS CONTRACT. (3) UNDER THE LAW, YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND UNDER CERTAIN CONDITIONS TO OBTAIN A PARTIAL REFUND OF THE FINANCE CHARGE. (4) IF YOU DESIRE TO PAY-OFF IN ADVANCE THE FULL AMOUNT DUE, THE AMOUNT OF THE REFUND THAT YOU ARE ENTITLED TO, IF ANY, WILL BE FURNISHED UPON REQUEST. KEEP THIS CONTRACT TO PROTECT YOUR LEGAL RIGHTS.

## DISCLAIMER

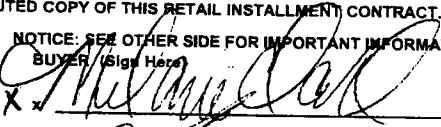
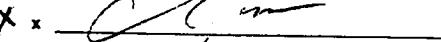
THIS RETAIL INSTALLMENT CONTRACT IS NOT A CONSUMER CREDIT CONTRACT. THE DISCLOSURES AND NOTICES STATED HEREIN ARE BEING MADE SOLELY FOR THE PURPOSE OF INFORMING BUYER OF THE CREDIT TERMS OF BUYER'S PURCHASE OF SELLER'S SERVICES. BUYER AGREES THAT THE SERVICES BEING PROVIDED TO BUYER UNDER THIS CONTRACT ARE NOT PRIMARILY FOR BUYER'S PERSONAL, FAMILY OR HOUSEHOLD PURPOSES OR USE.

BUYER ACKNOWLEDGES RECEIPT OF A COMPLETELY EXECUTED COPY OF THIS RETAIL INSTALLMENT CONTRACT.

SELLER (Sign Here)

InventHelp\*  Western inventHelp\* (Seal)  
By Gregg W Thompson  
Authorized Representative  
11/17/2020  
Date

NOTICE: SEE OTHER SIDE FOR IMPORTANT INFORMATION

BUYER (Sign Here)   
(Seal)  
  
(Seal)  
X Date: 11/17/20

ORIGINAL COPY - White BUYER'S DISCLOSURE COPY - Green NOTICE COPY - Blue SELLER'S COPY - Pink BUYER'S COPY - Goldenrod  
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